Return and refund policies

"I thought if I took the product back to the store within three days they had to give me my money back!"

"I bought a dress that looked nice in the store, but when I got it home I decided I didn't like it. When I tried to get my money back, the store refused. Is this legal?"

Misunderstandings about refund policies abound. Many problems could be prevented if consumers had a clear understanding of a business' policy before paying a deposit or making a purchase.

In Wisconsin there are no laws that specifically regulate return or refund policies. Provided the goods are not misrepresented, each business may set its own return policy. Options include offering customers cash, credit slips, exchanges, or no adjustment at all. Policies may differ for various items within the store. For example, clearance or closeout items

may be marked "final sale—no returns." If you purchase an item that is defective, the store may require you to contact the manufacturer, rather than replace the item or issue a refund.

With all the different options available, it pays to clearly understand refund policies before you pay any money. Ask the following questions:

- Is there a time limit for returns?
- Will I be able to get a cash refund?
- Do I have to use credit slips within a specified time period?
- Will the store accept returns of sale merchandise, seconds or irregulars?
- Is there a special policy for deposits?

If a business agrees to an exception to its normal policy, get the promise in writing and include the date and the name of the person you dealt with.

Special orders

One of the most common refund policy complaints concerns special orders for items such as furniture and auto parts. Many retailers allow no adjustments or returns on special orders. Others agree to accept a return, but require consumers to pay a percentage of the fill for restocking fees.

When you sign a contract for special-order items, ask the business about refund and return policies. Insist that delivery dates be written into your contract and make sure you can get your money back if the shipment is late.

Policies should be posted

The Bureau of Consumer
Protection suggests that
businesses post refund policy
information in a conspicuous
place—near the cash register
or the customer service area.
Some businesses include
refund policy information in

advertisements, mailings or on cash register receipts. When you make a purchase, note any unusual or uncommon policy. If the store policy is not posted, ask before making a purchase.

For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL: datcphotline@datcp.state.wi.us

WEBSITE: http://datcp.state.wi.us/

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